AMENDMENTS

Please amend the application as follows:

In the Specification:

Please amend the paragraph starting on page 15, line 8, as follows:

Turning now to the transaction process 520 illustrated in FIG. 5, a customer 22 desiring to make a purchase using the customer account number first connects the product 228 to the customer computing unit 28 (as in FIG. 2) or the merchant computing unit [[24]] 30 (as in FIG. 3). For example, and not by way of limitation, the merchant computing unit [[24]] 30 that is shown in FIG. 3 may be part of a retail, self-service kiosk, or network of such kiosks. Each kiosk in the network may be operated by a different merchant with one merchant managing a database. At step 522, the merchant computing unit 30 receives the product identifier, either directly from the product 228 (FIG. 3), or via the customer computing unit 28 (FIG. 2).